

# TRICARE Supplement

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TRICARE Supplement

# Military Community Benefits

TRICARE is the Department of Defense's health insurance program for the military community. It consists of TRICARE Prime, an HMO; TRICARE Extra, a preferred-provider option; TRICARE Standard, a fee-for-service plan; and TRICARE Reserve Select, a premium-based program for reservists who served at least 90 days of active duty on or after September 11, 2001.

The TRICARE Supplement is secondary coverage to TRICARE. It pays the employee's share of covered medical expenses under the TRICARE Prime (in-network) Standard, Extra and Reserve Select options. Eligible participants have almost 100 percent coverage. Underwritten by The Hartford Life Insurance Company, the plan is administered by the Association & Society Insurance Corporation (ASI).

The TRICARE Supplement is designed for TRICARE-eligible employees and for covered employers' retirees until they become eligible for TRICARE for Life, a Medicare supplement. It is an alternative to the State Health Plan and the health maintenance organizations.

## Eligibility

The TRICARE Supplement is available to:

- Family members and survivors of active-duty military personnel
- Military retirees and their spouses or surviving spouses under age 65 or surviving spouses and their unmarried, dependent children under age 21 or under age 23 if the dependent children are full-time students
- Retired reservists, retired Guardsmen and their families, if the reservist or Guardsman is between the ages of 60 and 65 and has at least 20 creditable years of military service
- Spouses and unmarried dependent children of reservists, who are ordered to active duty for more than 30 days (they are covered only during the reservist's active duty), or of a reservist who died while on active duty
- Former spouses of active-duty or retired military personnel who were married to a service member or former service member who had at least 20 years of creditable service when a divorce or annulment occurred
- Spouses and unmarried eligible dependent children who are eligible for CHAMPVA
- Retired state employees who are under the age of 65 and eligible for TRICARE
- Reservists enrolled in TRICARE Reserve Select and their enrolled dependents.

Eligible subscribers **must** be registered with the Defense Enrollment Eligibility Reporting System (DEERS) and **must not** be eligible for Medicare. You must drop your SHP or HMO coverage to enroll in the TRICARE Supplement.

## How to Enroll

If you are eligible for TRICARE and eligible for coverage under the South Carolina state health insurance program, you can enroll yourself and your eligible dependents within 31 days of the date you are hired or the date of TRICARE eligibility. You also can enroll during open enrollment, which is offered in October of odd-numbered years. If you enroll during open enrollment, your coverage becomes effective on January 1.

To enroll:

1. An employee who is unsure if he/she is eligible for TRICARE should confirm eligibility with DEERS before enrolling in the TRICARE Supplement. If a dependent's Military ID card has expired or if information has changed (i.e., address corrections), call DEERS at 800-538-9552.
2. Complete the Other Health Insurance (OHI) form if you were previously enrolled under the State Health Plan or an HMO. Send completed forms to TRICARE. Remember, the TRICARE Supplement Plan is not considered "other health insurance."
3. Complete a Notice of Election (NOE) form. Check TRICARE Supplement under the health plan section.
4. Submit your NOE with a copy of your Military ID or TRICARE ID card to your benefits office. Retired employees should submit the NOE to EIP. Coverage is not automatic.

Upon enrollment, you will receive a packet with your certificate of insurance, identification card, claim forms and instructions on how to file claims.

During *annual enrollment*, an eligible enrolled subscriber may switch to the TRICARE Supplement at his or her existing level of coverage. He cannot add or drop dependents. A subscriber, who is not enrolled in a health plan, may not enroll in the TRICARE Supplement during annual enrollment.

During *open enrollment*, which occurs in odd-numbered years, or within 31 days of a special eligibility situation, eligible subscribers may enroll in the TRICARE Supplement. TRICARE Supplement subscribers may drop coverage on themselves or their dependents. They also may add dependents.

## PLAN FEATURES

The TRICARE Supplement provides subscribers with additional coverage, which, when combined with the other TRICARE coverage, usually pays 100 percent of the member's out-of-pocket expenses. Some of the plan's features include:

- No pre-existing condition exclusions
- No deductibles, coinsurance or out-of-pocket expenses for covered services
- Freedom of choice—you can choose to see any TRICARE-authorized or Medicare-authorized civilian doctor or specialist.
- Portability—you may take the coverage with you wherever you go. However, you will be responsible for the full premium, which is paid directly to ASI.
- Civilian retail and TRICARE mail-order pharmacy benefits
- All eligible employees may join.

## Premiums

The TRICARE Supplement is free to eligible active employees and to employer-funded retirees until they become eligible for Medicare. Non-funded retirees and survivors pay a monthly premium for the TRICARE Supplement. The TRICARE Supplement premiums are listed on pages 200-203.

When an active employee, survivor or retiree becomes eligible for Medicare, TRICARE Supplement coverage ends for him and for all covered dependents. Covered dependents who are not eligible for Medicare must begin paying TRICARE Supplement premiums through ASI.

If a dependent becomes eligible for Medicare before the active employee, survivor or retiree, the dependent is no longer eligible for the state TRICARE Supplement.

## Filing Claims

Just fax your TRICARE Explanation of Benefits Statement and copy of provider's bill or prescription drug copayment receipt showing the name of the drugs, copayment amount, referring doctor's name and date filled, along with your TRICARE Supplement Plan ID number, to ASI at 800-311-3126.

## Portability

The TRICARE Supplement is portable. If you leave your job, you can take the coverage with you by paying the premiums to ASI.

## For More Information

For more information about the **TRICARE Supplement**, call ASI at 800-638-2610, ext. 255, or go to EIP's Web site at [www.eip.sc.gov](http://www.eip.sc.gov) or the TRICARE site, [www.tricare.osd.mil](http://www.tricare.osd.mil). For more information about **TRICARE for Life**, call 866-773-0404 or go to [www.tricare4u.com](http://www.tricare4u.com).